

**STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

**Chicago Title of Michigan, Inc.
System ID No. 0006144**

Enforcement Case No. 12-11531

**Chicago Title Insurance Company
NAIC No. 50229**

Respondents

_____ /

**Issued and Entered
on July 10th 2012
by Annette E. Flood
Chief Deputy Commissioner**

CONSENT ORDER AND STIPULATION

A. FINDING OF FACT AND CONCLUSIONS OF LAW

1. Respondent Chicago Title of Michigan, Inc. is a licensed insurance producer/agency with a Title Insurance qualification.
2. Respondent Chicago Title Insurance Company is an authorized title insurer in the state of Michigan.
3. On September 3, 2010, Respondent Chicago Title of Michigan, Inc. prepared a title commitment form on behalf of Respondent Chicago Title Insurance Company.
4. On September 3, 2010, Respondent Chicago Title of Michigan, Inc. did not have an appointment with Respondent Chicago Title Insurance Company.
5. By acting as an insurance agent without a proper appointment, it is alleged that Respondent Chicago Title of Michigan, Inc. has violated Section 1208a(1) of the Code, MCL 500.1208a(1).
6. By failing to appoint Respondent Chicago Title of Michigan, Inc., it is alleged that Respondent Chicago Title Insurance Company has violated Section 1208a(2), MCL 500.1208a(2).

7. Based upon the actions listed above, it is alleged that Respondents have committed acts that are grounds for the Commissioner ordering payment of a civil fine under Section 1244(1) of the Code for the Respondents violating Section 1208a of the Code.
8. This Consent Order and Stipulation is entered into to avoid the uncertainty of litigation and the Respondents neither admit nor deny the findings of fact and conclusions of law.

B. ORDER

Based upon the findings of fact and conclusions of law above, and Respondents' Stipulation to said facts, it is hereby ORDERED that:

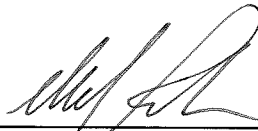
1. Respondents shall immediately cease and desist from operating in a manner that violates the Michigan Insurance Code, 1956 PA 218, as amended, MCL 500.100 *et seq.*
2. Respondent Chicago Title of Michigan, Inc. shall pay to the state of Michigan, a civil fine of Five Hundred Dollars (\$500.00). Respondent Chicago Title of Michigan, Inc. shall pay the fine by the due date printed on the attached Invoice.
3. Respondent Chicago Title Insurance Company shall pay to the state of Michigan, a civil fine of Five Hundred Dollars (\$500.00). Respondent Chicago Title Insurance Company shall pay the fine by the due date printed on the attached Invoice.

OFFICE OF FINANCIAL AND
INSURANCE REGULATION

By: 
Annette E. Flood
Chief Deputy Commissioner

C. STIPULATION

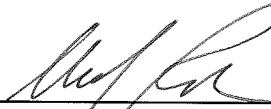
I have read and understand the Consent Order above. I agree that the Chief Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Insurance Code. I waive any right to a hearing in this matter if this Consent Order is issued. I understand that this Stipulation and Consent Order will be presented to the Chief Deputy Commissioner for approval and the Chief Deputy Commissioner may or may not issue this Consent Order. I waive any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. I neither admit nor deny the findings of fact and conclusions of law set forth in the above Consent Order, but I agree to the entry of this Order. I admit that both parties have complied with the procedural requirements of the Code and the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.* I have had an opportunity to review the Stipulation and Consent Order and have the same reviewed by legal counsel.



Authorized Representative of Chicago
Title of Michigan, Inc.
System ID No. 0006144

Name/Title: Michael J. Rich, Vice President and
Regulatory Counsel

Dated: June 21, 2012



Authorized Representative of Chicago
Title Insurance Company
NAIC No. 50229

Name/Title: Michael J. Rich, Vice President and
Regulatory Counsel

Dated: June 21, 2012

OFIR staff approves this Stipulation and recommends that the Commissioner issue the above Consent Order.



William R. Peattie

Dated: 6/22/12